

Oak River Insurance Company

November 21, 2012

[First Name] [Last Name]

[Address]

[City, State, Zip]

Important Notice Regarding Your Personal Information.

Dear [First Name]:

We are contacting you regarding a data security incident that has occurred at Oak River Insurance Company (the "Company"). This incident involved the release of certain personal information, including medical information and potentially your social security number or health insurance information. Please be assured that we have taken steps to address the incident, and that we are committed to fully protecting the information entrusted to us by policyholders, claimants, and others.

The Company discovered that a former employee, while employed with the Company, disclosed personal information about workers compensation claimants to certain individuals who were cooperating in an investigation of suppliers of medical services. The disclosures occurred between approximately October 2011 and March 2012. The information disclosed related to workers compensation claimants who received spinal surgery in Southern California between 2004 and 2011 or had urinalysis testing, diagnostics or medical services performed in California between 2006 and 2011.

It is important to note that we do not believe that access to your social security number or other identifying information was the goal of the disclosures, nor do we believe that the purpose of the disclosures was to compromise the security, confidentiality or integrity of the personal information. Further, as of the date of this letter, we are unaware of any actual identity theft resulting from these disclosures. Nevertheless, as a precautionary measure, we are notifying you so that you are aware of the incident and can take steps to further protect your personal information.

To help protect your identity, we are offering a complimentary one-year membership to Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with identity protection services. A description of the service and enrollment instructions are enclosed.

To further protect against the possibility of identity theft, the Company recommends that you place a fraud alert on your credit files. A fraud alert lets creditors know to contact you before opening new accounts. Just call any one of the three credit reporting agencies listed below.

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Experian
PO Box 2002
Allen, TX 75013
888-397-3742

Equifax
PO Box 10569
Atlanta, GA 30348
800-525-6285

TransUnion
PO Box 105281
Atlanta, GA 30348
800-680-7289

The Company also recommends that you review any explanation of benefits statements from your health insurer or workers compensation insurer. If you see any services you did not receive, contact the insurer at the number listed on the statement. If you do not receive regular explanation of benefits statements, contact your medical provider or insurer and ask them to send such statements following the use of medical services in your name.

The Company takes this incident seriously and is committed to assuring the security of your data. We sincerely regret any concern or inconvenience this incident may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 1-888-495-8949 Monday through Friday between 6 a.m. and 6 p.m. Pacific Time.

Sincerely,



Robert N. Darby
President
Oak River Insurance Company

Enclosure

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: February 28, 2013
2. VISIT the ProtectMyID Web Site: www.protectmyid.com/redeem or CALL 877-371-7902 to enroll
3. PROVIDE Your Activation Code: [code]

Once your ProtectMyID membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from ProtectMyID on any key changes in your credit report which could include new inquiries, new credit accounts, medical collections and changes to public records.

ProtectMyID provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, ProtectMyID will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

We realize that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.

Your complimentary 12-month ProtectMyID membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **\$1 Million Identity Theft Insurance*:** As a ProtectMyID member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

**Activate your membership today at www.protectmyid.com/redeem
or call 877-371-7902 to register with the activation code above.**

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.